



Use the courses provided in the chart on the opposite page and your school's course catalog to complete your 4-year plan. Each year when you register for classes, take your completed course plan to your school counselor to make sure you're on the right track for graduation and beyond. If you're not taking these classes, it is not too late. You can ask your counselor to help you plan your next schedule.

Advanced Placement Classes (AP)

AP classes are college-level courses taken during high school that will provide students the opportunity to earn credit or advanced standing at most colleges and universities. According to The College Board, AP classes help students:

- Gain the edge in college preparation
- Stand out in the college admissions process
- Broaden your intellectual horizons

For more information on how to register and the benefits of scheduling AP courses, talk to your high school counselor, an AP instructor or go to <http://www.CollegeBoard.com>.

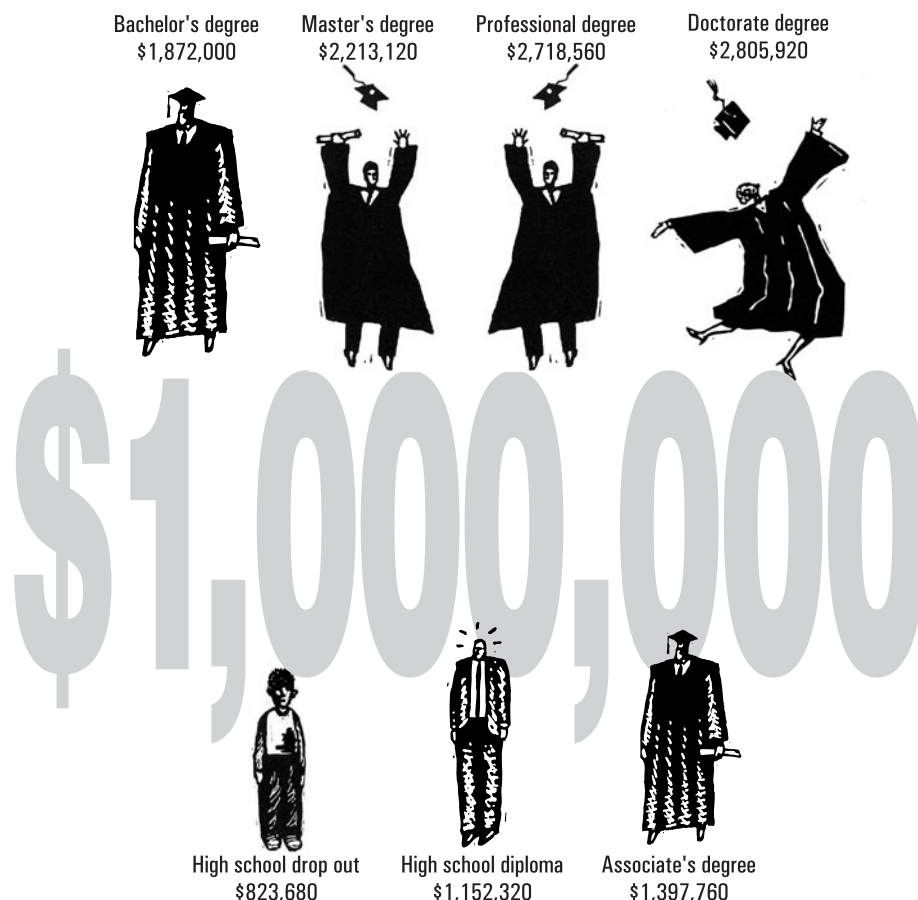
If your high school doesn't have all of these classes, colleges and universities will consider this fact. Also, many colleges and universities have special admissions procedures for students

who have high academic potential but need help to reach that potential because of educational or other disadvantages. Here are some things you can do now related to college prep classes:

- Plan your high school college prep program with your parents or another adult.
- Make an appointment with your school counselor or trusted teacher to discuss your plan and to learn about college prep classes at your school.
- Schedule a visit to a college campus and ask to talk with some students. Ask them what high school classes prepared them for college. Take those classes and work hard in them.
- Ask the college(s) you're most interested in to send you information on their admissions requirements. Plan your high school schedule so you'll meet these requirements.

More than a Million!

More than a million dollars more is what you'll earn in YOUR lifetime—when you have a college degree! You're worth it!



Source: U.S. Bureau of Labor Statistics

Note: Figures based on a 40-year work life, from age 25 to age 64, for all workers.



Sample Course Planner:

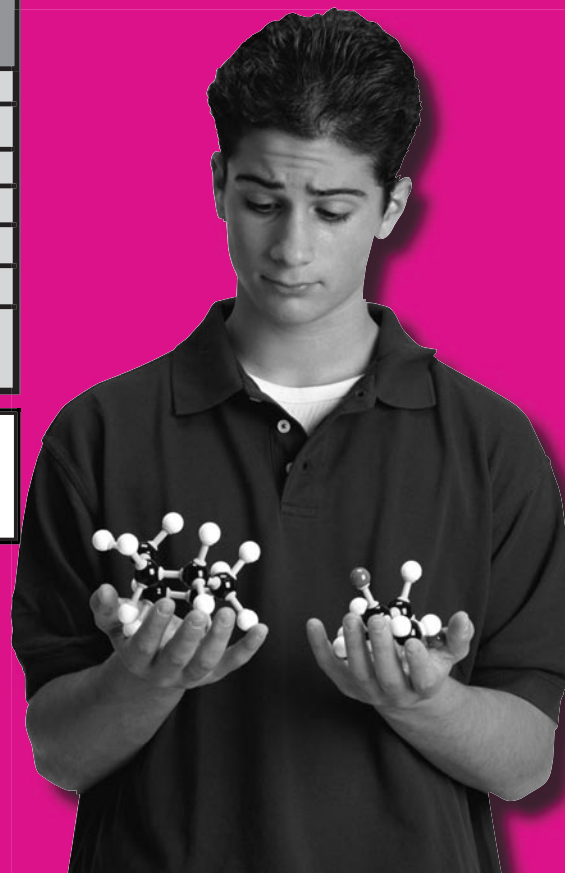
Semester 1	Semester 2	Summer Session
9th Grade		
English 9	English 9	
Algebra I	Algebra I	
Biology	Biology	
Spanish I	Spanish I	
Michigan History	Michigan History	
Volleyball	Track and Field	
Choir	Choir	
10th Grade		
English 10	English 10	
Geometry	Geometry	
Chemistry	Chemistry	
Spanish II	Spanish II	
World History	World History	
Volleyball	Track and Field	
Advanced Choir	Advanced Choir	
11th Grade		
English 11	English 11	
Algebra II	Trigonometry	
Geology	Geology	
Spanish III	Spanish III	
U.S. History	U.S. History	
Volleyball	Track and Field	
Keyboarding	Keyboarding	
12th Grade		
English 12	English 12	
Pre-Calculus	Pre-Calculus	
Spanish IV	Spanish IV	
Desktop Publishing	Job Co-Op	
Senior Project	Economics	
Volleyball	Track and Field	
A.P. Government & Politics	Study Hall	

Student Name _____
 School Name _____

Check one box for each year of classes in your plan:

Check one box for each year/grade of classes in your plan:

	9th	10th	11th	12th
Language Arts/English.....	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Mathematics	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Science	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
World Language	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Computer Literacy	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Social Studies/History	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Physical Education	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Arts or Academic Elective ..	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Work-Related Education ..	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other Electives	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other Requirements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Community Service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>





**Here's a blank course planner for you to photocopy
& fill in with your own classes:**

Semester 1	Semester 2	Summer Session
9th Grade		
10th Grade		
11th Grade		
12th Grade		

Student Name _____
School Name _____

**Check one box
for each year of
classes in your plan:**

Check one box for each year of classes in
your plan:

9th 10th 11th 12th

Language Arts/English. . . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mathematics	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Science	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
World Language	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Computer Literacy.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Social Studies/History	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Physical Education	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Arts or Academic Elective . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Work-Related Education . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other Electives	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other Requirements.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Community Service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



Grade-Point Average (GPA)

GPA stands for “grade point average.” Your GPA is the overall grade for the classes you’ve taken in a period of time, such as a semester, academic year or your entire four years of high school. College admissions offices consider your GPA in college prep classes and your test scores on college admissions tests to be the best predictors of your ability to succeed in college. At least a 3.0 high school GPA is recommended for admission to most four-year colleges and universities that do not have open enrollment policies. Many programs of study (also known as what you major in) require much higher high school GPAs for admittance. In general, in the college admittance process, college admissions offices do not include the grades from your high school elective courses when they calculate your high school GPA.

To find your grade-point average, use these points for your letter grades:

A = 4.0

B = 3.0

C = 2.0

D = 1.0

A- or B+ = 3.5

B- or C+ = 2.5

C- or D+ = 1.5

E or F = 0.0

To find your GPA, add up the number of points, and divide this total by the number of classes. In the chart example for one semester, add 4.0 + 2.0 + 3.0 + 3.0 + 3.0 = 15.0. Divide the total points (15.0) by the number of classes (5), and the GPA for this example is 3.0 for this semester. You can list your classes and grades and then calculate your own grade-point average in the space provided below.

Example			Fill in		
Subject	Grade	Points	Subject	Grade	Points
English	A	4.0			
World History	C	2.0			
Algebra I	B	3.0			
Spanish	B	3.0			
Biology	B	3.0			

15.0 total

15 points divided by 5 classes = GPA of 3.0

___ points divided by ___ classes = GPA of ____.

Colleges will look at your grades to see if they have steadily improved, stayed about the same, gone up and down, or gone steadily down. This is called your “academic trend.” Admissions counselors want to see good and/or improving grades, especially in your most recent classes.

Here are some things you can do now related to your GPA:

- ❖ Calculate your GPA for the last two years.
- ❖ Chart your academic trend for the last two years.
- ❖ Find out what GPA the colleges of your choice prefer. This can vary a great deal. Some colleges want students with a very high GPA, while others will accept a lower GPA. A high school GPA of 3.0 or higher will help you get into many Michigan colleges.
- ❖ Set a GPA goal for yourself based on what the colleges of your choice require.
- ❖ Use the “Checklist for Success” at the back of this booklet as a guide to improving your grades.



College Admissions

HAVING DREAMS OF GOING TO COLLEGE is not enough. For some higher education programs, you have to take the right courses to prepare yourself, so you'll be eligible. Then you have to apply — this is true for admission to any higher education program or institution.

Community and technical colleges (Michigan proprietary schools) have open enrollment and admissions policies that allow anyone with a high school diploma or General Educational Development (GED) high school equivalency diploma to enroll and take classes. Four-year colleges and universities are more competitive, and therefore do not accept everyone who applies for admission.

College Admissions Tests

Most four-year colleges and universities require you to take at least one college admissions test as a part of your college application process. These tests are prepared by national organizations and are given several times each year at many locations. The two most common tests are the ACT and the SAT. ACT scores determine your eligibility for the Michigan Competitive Scholarship Program. For more information on the program, see page 19.

The ACT is made up of four separate tests, including English, mathematics, reading and science. When you take the ACT, you'll get a score from 1 (low) to 36 (high) for each of the four tests. The final score — your composite score — is the average of your four test scores rounded to the next whole number.

The SAT has two parts, verbal and math. Your score on each test will be somewhere between 200 and 800 points, for a total possible score of 1600 points.

Many students take the ACT or SAT in their senior year, because some of the subjects on the test are things usually studied toward the end of high school. However, if you want to improve your score, you should take the ACT or SAT at least once during your junior year (to practice) and then once during your senior year. You can also take the test as early as sixth grade for practice or for placement in special summer programs.

You have to register in advance for these tests and pay the test fee or get a fee waiver. See your high school counselor at the beginning of your junior year to find out the test dates and to get a test registration packet. Tell your counselor if you need help paying for a test or if you'll need any special accommodations (due to a disability) such as extra time to complete the test.



There are also practice tests for the SAT and ACT.

The Preliminary SAT®/National Merit Scholarship Qualifying Test (PSAT/NMSQT) is a practice test for the SAT and the qualifying test for the National Merit Scholarship Program and other scholarship and recognition programs. You can take it in the 10th or 11th grade.

Here are some things you can do now related to college admissions tests:

- ❖ Make sure you're taking college prep classes. On the average, Michigan students who take recommended college prep classes score three points higher on the ACT than students who don't take these classes.
- ❖ Read the information booklet that comes with the ACT and SAT registration packets. Do the practice questions included in these booklets to prepare for the test. You can also find practice questions for the SAT at www.collegeboard.com and for the ACT at www.act.org.
- ❖ With the help of your family, teachers and counselors, develop good test-taking skills.

It all adds up!

Community Service, Extracurricular Activities, Awards and Honors

Although your classes, grades and exam scores are important, most colleges and universities also want to know how you spend your time outside class. Listing community volunteer work, extracurricular activities, and awards and honors on your college application gives a college or university more information about you.

Besides looking good on your college application, community service can help you learn about a possible future career, get work experience, meet interesting people, and even get academic credit. If you want to explore opportunities to volunteer in your community, talk with your school counselor, your parents or other adults you know who work with nonprofit or community organizations.

College Application Essays

As part of the application packet, some colleges and universities ask you to write about yourself or another topic. This essay will show them how well you express yourself in writing. The best way to prepare for this application essay is to take college prep English classes in high school and do well in these classes.

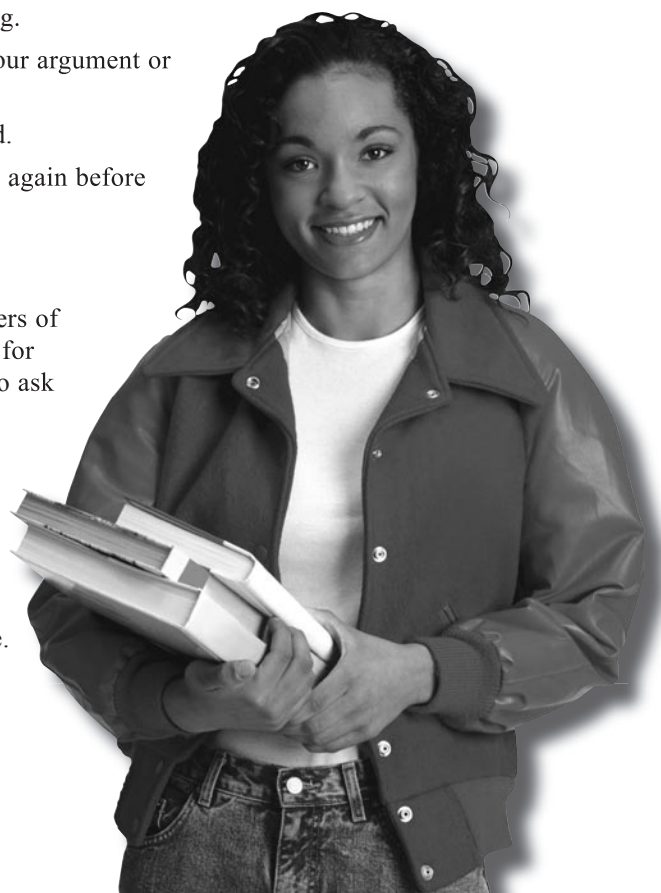
The college application process is an extremely competitive and selective process. Students from around the country and the world compete against each other for a small number of freshman admissions openings. It's very difficult for admissions officers to choose from among the many students who have high grade point averages and high admissions test scores. The college essay is a way for you to showcase your abilities and stand out from the crowd.

A Well-Written College Essay ...

- ❖ Provides extensive details about your experiences.
- ❖ Demonstrates the style and approach you take to present those experiences.
- ❖ Answers the essay question and follows all directions provided.
- ❖ Has a strong opening paragraph that captures the reader's interest.
- ❖ Uses a style that feels comfortable to you and is appropriate for the subject matter.
- ❖ Uses correct grammar, punctuation and spelling.
- ❖ Makes a point and sticks to it, and develops your argument or narrative to its conclusion.
- ❖ Is correct, including any facts or statistics used.
- ❖ Should be proofread, proofread, and proofread again before you mail your college application packet.

Letters of Recommendation

Many colleges and universities ask for one to three letters of recommendation, and some schools have special forms for these letters. When you apply for college, you'll need to ask people to write these letters for you. These people may be teachers, employers, or other adults (but not family members) who know you and have positive things to say about your work and your character. Usually letters of recommendation must be sent directly to the higher education program, college or university. It's your responsibility to make sure that the letters of recommendation arrive at the college before the deadline date.





Choosing a College

Michigan has 115 colleges and universities, including 15 public universities, 29 community colleges, and 51 private colleges and universities. How do you choose a college? It depends on your goals and needs.

Questions to Ask

These are some basic questions to think about. The right answers depend on you and your needs.

- ❖ Which colleges can help you meet your career goals? Do they have the academic program (major) and type of degree (associate's, bachelor's, master's, doctoral, professional) that you need to qualify for the career you want?
- ❖ What kinds of support services do they have, such as tutoring, computer labs, counseling, and job placement services? Do these meet your needs?
- ❖ What kinds of financial aid are available, and how much?
- ❖ What kinds of extracurricular activities are available on campus and off campus, such as athletics, clubs, religious organizations, cultural life, etc.?
- ❖ What size school do you want — large or small? Do you want to be in big classes or small classes?
- ❖ Do you want to live in a rural or urban area?
- ❖ Do you want to live on campus or off campus?
- ❖ How accessible is the school? If you have a disability, you should know that state and federal laws require equal-opportunity accommodations to make it possible for you to achieve your maximum academic potential. Call the colleges you're interested in for more information.
- ❖ If possible, visit college campuses prior to applying for admission. Many colleges also offer virtual tours and other information on their Web sites.

Types of Certificates and Degrees

The next page shows the basic types of certificates and degrees and the time it usually takes to earn them if you attend full time. Some students may take longer to complete their degree programs.

The number of years you need to spend in college depends on the career you're preparing for, the certificate or degree required for that career, and whether or not you're in college full time. Different careers have different minimum certificate or degree requirements. Some people who earn more than one certificate or degree have breaks or interruptions in their studies. Some people take time out to work, raise a family, get work experience, or earn and save money to complete their education.

The information on the next page on certificate and degree programs will give you an idea of the level of education required for certain jobs and professions.

Education is essential in getting a high-paying job.

In fact, for all but 1 of the 50 highest-paying occupations, a college degree or higher is the most significant source of education or training.

U.S. Department of Labor, Bureau of Labor Statistics;
Occupational Outlook Handbook, 2004-05 Edition; Tomorrow's Jobs.



Certificate Programs prepare you for entry-level jobs in a professional environment. Certificates provide training and/or education beyond high school to prepare for a specific occupation. Completion time depends upon the requirements of the specific program. Jobs/professions:

Medical/Dental Assistant	Physical Therapist	Pharmacy Technician	Truck Driver
Clerk	Data Processor	Paralegal/Legal Assistant	Bookkeeper
Day Care Worker	Instructional Aide	Library Technician	School Secretary
	Emergency Medical Technician (EMT)		

Apprenticeship Programs give you hands-on job training and classroom study to help prepare you for a job. Students in these programs are called apprentices or trainees. Completion time depends on the requirements of the program, but it's usually two to three years after graduation from high school. Jobs/professions:

Dispensing Optician	Stone Mason	Electrician	Plumber
Clerk	Data Processor	Paralegal/Legal Assistant	Bookkeeper
Day Care Worker	Instructional Aide	Library Technician	School Secretary
Photo Processing Technician	Printing Press Operator		

Associate's Degrees include associate of arts (A.A.) and associate of science (A.S.). An associate's degree provides education and training for a specific career. Courses taken for an associate's degree can be transferred to a four-year university if you plan ahead with the help of your college counselor. Completion time is usually two to four years after receiving a high school diploma or GED. Jobs/professions:

Licensed Practical Nurse (LPN)	Radio Technician	Paramedic	Medical Transcriptionist
Home Health Aide	Drafter	Engineering Technician	Human Resources Specialist
Specialist	Administrative Assistant	Court Reporter	Preschool Teacher
Case Worker	Announcer	Production Assistant	Sound Technician

Bachelor's Degrees include bachelor of arts (B.A.), bachelor of science (B.S.) and bachelor of fine arts (B.F.A.). Bachelor's degrees are composed of general and specific courses to prepare you for a career. In these programs, you'll take the courses that are more focused on a specific career after a year or so of general classes. Completion time is usually four to six years after receiving a high school diploma or GED. Jobs/professions:

Registered Nurse (RN)	Science Teacher	Laboratory Assistant	Architect
Engineer	Land Surveyor	Financial Planner	Loan Officer
Stockbroker	Computer Programmer	Teacher (K-12)	Case Manager/Social Worker
Script Writer	Dance Instructor	Cartoonist	Photographer

Master's Degrees include master of arts (M.A.), master of science (M.S.), and master of fine arts (M.F.A.). Master's degrees add to the information you received during your undergraduate education and are more directed toward specific career options or fields of study. Completion time is usually one to two years after receiving a bachelor's degree. Jobs/professions:

Physician Assistant (PA)	Researcher	Hospital Administrator	Marriage/Family Counselor
Marketing Analyst	Counselor	Principal	Clinical Social Worker
Senior Administrator	Managing Director	Physical Therapist	Museum Curator
Speech Pathologist	Community College Instructor		

Professional Degrees include juris doctor (J.D.), doctor of medicine (M.D.), and doctor of osteopathic medicine (D.O.). Professional degrees require students to acquire advanced study in a chosen profession, for example, as a dentist, physician or lawyer. After receiving a professional degree, individuals usually must take and pass a state or national exam before beginning a specific career. Completion time is usually three to four years after receiving a bachelor's degree. Jobs/professions:

Doctor	Veterinarian	Lawyer	Dentist
Psychiatrist	Pharmacist	Priest or Minister	Chiropractor
Podiatrist	Optometrist		

Doctorate Degrees include doctor of philosophy (Ph.D.) and doctor of education (Ed.D.) Completion time is usually five to seven years after receiving a bachelor's or master's degree. Jobs/professions:

16	Anthropologist	Research Scientist	Economist	Superintendent
	Psychiatrist	Psychologist	Physicist	Astronomer



Beyond

High School Choices

Each school, college or university has different admissions requirements, so you need to check the policy for each one. Check during your high school freshman year for admissions criteria for each program, college or university you're interested in attending. Make sure you're prepared and eligible to get into the school of your choice. There are several different types of schools:

Career Schools:

- ❖ Provide certificates of completion, or diplomas, not degrees.
- ❖ Provide training in a specific trade, occupation or vocation.
- ❖ Usually serve individuals who have graduated from high school or have a GED.
- ❖ Offer short programs and must be licensed by the state.

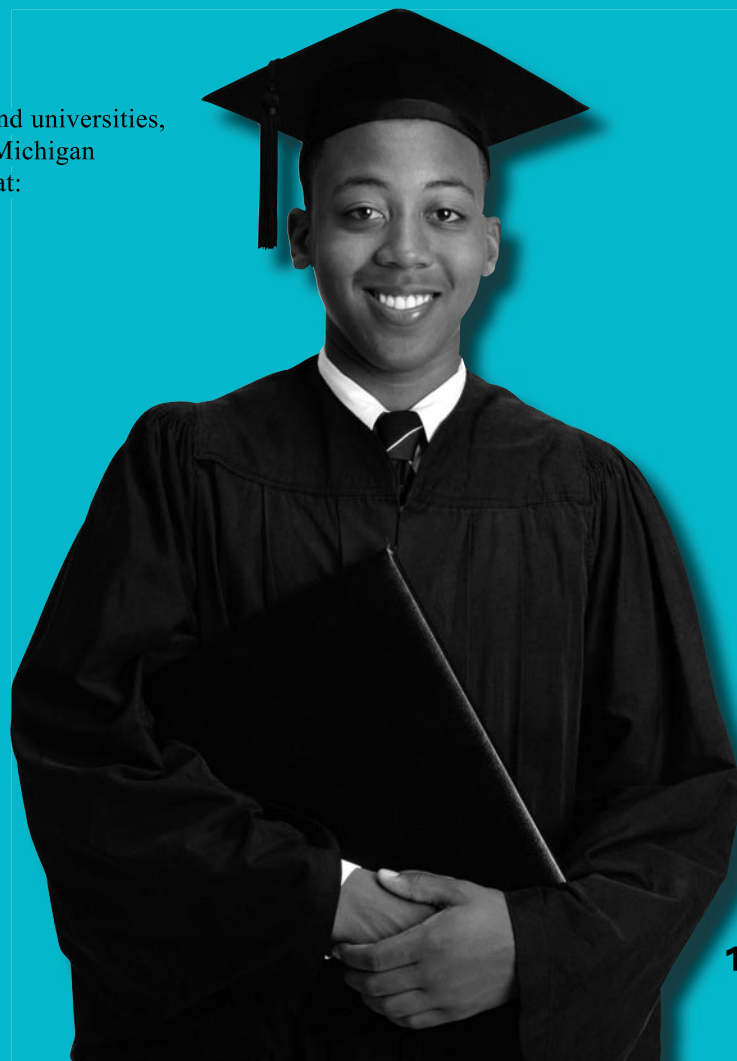
Community Colleges:

- ❖ Are two-year colleges that offer certificates and associate's degrees.
- ❖ Offer apprentice and journeyman programs.
- ❖ Prepare you for technical careers or for transfer into a four-year college or university.
- ❖ Usually cost less than four-year colleges or universities.

Four-Year Colleges and Universities:

- ❖ Offer a wider variety of degrees.
- ❖ May cost more than a community college.
- ❖ Usually have specific admissions requirements.

To search for more information about career schools, colleges and universities, visit: Michigan Proprietary Schools at www.michiganps.net or Michigan Postsecondary Admissions and Financial Assistance Handbook at: www.michiganfahandbook.net



Paying for College

You can go to college! Lack of money shouldn't stop you. The cost of going to college depends on the college and whether you live in or out of the state where it's located. Generally, the costs include tuition, fees, room and board, transportation, supplies and personal items. Financial aid is available to help you pay for the cost of college. The fact is, most students get some type of financial aid.



Types of Financial Aid

You can use financial aid money for direct educational costs (books, tuition and fees) and for living expenses (food, housing and transportation). There are four basic kinds of financial aid:

Scholarships

Based on academic achievement or outstanding skills (merit-based) or a combination of merit and financial need. Scholarships may come from community organizations, institutions or government sources. These awards do not have to be repaid.

Grants

Awards based on financial need. These awards may come from the federal government, state government or the college you plan to attend. Grants do not have to be repaid.

Loans

Must be repaid with interest. These funds come from the federal government or private financial institutions.

Work-Study

Students earn money while attending college. Colleges usually assist students in locating jobs.

Applying for Financial Aid

The amount of financial aid a student receives is based on this financial formula:

$$\begin{array}{r} \text{Cost of Education or Attendance} \\ - \text{Expected Family Contribution} \\ \hline \text{Financial Need} \end{array}$$

All college costs are not the same. Colleges and universities supported by state funds usually cost less than private colleges and universities.

You and your parents should complete the Free Application for Federal Student Aid (FAFSA) form during your senior year of high school. You can get a FAFSA form and information and due dates from your school counselor or a college admissions office. The information you provide to the federal government will determine how much money your family will be expected to contribute toward college expenses. This information also goes to the colleges you have applied to for admission. Based on this information, the colleges and universities help you meet school costs by creating a "financial aid package" tailored to meet your needs. Your financial aid package can include a combination of grants, scholarships, loans and work-study.

Once the amount your family can contribute is determined, it will remain the same for any college you select. It becomes a part of your financial formula. What will change in your formula is the cost of each college and the way each college combines or "packages" grants, scholarships, work-study jobs and loans to meet your financial needs. Many colleges give students more grant money during the first two years and more loan and work-study money later.

18 Not all student financial aid comes from federal, state or institutional sources. Some groups, unions, clubs and companies offer scholarships on the basis of academic achievement, religious affiliation, and racial or ethnic heritage.

The following is a brief list of state and federal government programs that assist families to pay for college.

State Aid	
Michigan Competitive Scholarship	This award is based on both need and merit according to your ACT score. It's available for use at Michigan public and private postsecondary schools. You must take the ACT by December of your senior year in high school for priority consideration.
Michigan Tuition Grant	This award is based on financial need and can be used at private, nonprofit, degree-granting colleges and universities in Michigan.
Michigan Merit Award	This is a merit-based scholarship awarded to students who perform well on the specific state-mandated test and/or specific other tests. (See www.michigan.gov/meritaward for details.)
Michigan Campus-Based Programs	Campus-based programs provide grant and work-study opportunities to eligible students attending Michigan degree-granting colleges & universities. Students must complete the Free Application for Federal Student Aid (FAFSA) to be considered for these need-based funds.
MI Loan	The Michigan Alternative Student Loan (MI Loan) Program provides loans to credit-worthy students and their parents to help pay for college.
Tuition Incentive Program	For identified students, this program offers to pay for the first two years of college and beyond if a student graduates from high school or completes a GED.
Michigan Indian Tuition Waiver	The Michigan Indian Tuition Waiver (MITW) provides tuition assistance to eligible American Indian students attending public colleges and universities in Michigan.
Michigan Nursing Scholarship	This is a non-need based award available to Michigan residents enrolled at least half time at an eligible institution in a program leading to a Licensed Practical certification, Associate Degree in Nursing, or Bachelor of Science in Nursing.

Federal Aid	
Federal Pell Grants*	These are grants; they don't have to be repaid. They're available almost exclusively to undergraduates; all eligible students will receive the Federal Pell Grant amounts they qualify for.
Federal Supplemental Educational Opportunity Grants (FSEOG)*	These are grants; they don't have to be repaid. They're for undergraduates with exceptional financial need. Priority is given to Federal Pell Grant recipients. Funds depend on availability at the specific school.
Federal Work-Study*	Money is earned while attending school, and it doesn't have to be repaid. Federal Work-Study is for undergraduate and graduate students. Jobs can be on campus or off campus. Students are paid at least minimum wage.
Federal Perkins Loans*	These are loans, so they must be repaid. These are five percent loans for both undergraduate and graduate students. Payment is owed to the school that made the loan.
Subsidized FFEL or Direct Stafford Loans*	These are loans, so they must be repaid. These are subsidized, which means that the U.S. Department of Education pays the interest while the borrower is in school and during the grace and deferment periods.
Unsubsidized FFEL or Direct Stafford Loans*	These are loans, so they must be repaid. They're available to parents of dependent undergraduate students.
AmeriCorps, Corporation for National & Community Service	AmeriCorps volunteers work in their communities helping others while gaining valuable experience and earning Federal Work-Study money for college. Check out the AmeriCorps Web site (www.americorps.org) for more information.
U.S. Military	The U.S. Military (Army, Marine Corps, Navy, Air Force and Coast Guard) provides an opportunity to choose from job training in more than 4,100 different jobs. The military also offers a sign-on bonus and money for college. For more information, see www.todaysmilitary.com .

(*From The Student Guide 2004-2005, U.S. Department of Education, www.ed.gov.)



Financial Aid

Resource Information:

State Aid:

Michigan Postsecondary Admissions & Financial Assistance Handbook:
www.michiganfahandbook.net

Paying for College; Michigan Student Aid:
www.michigan.gov/mistudentaid

Michigan Indian Tuition Waiver:
www.itcml.org
phone (906) 632-6896
fax (906) 632-1810

Michigan Rehabilitation Services (specializing in services for people with disabilities):
www.michigan.gov/mrs
1-800-605-6722 (voice, toll-free)
1-888-605-6722 (TTY, toll-free)

Michigan Commission for the Blind (for individuals who are legally blind):
www.michigan.gov/mcb
1-800-292-4200 (voice, toll-free)
1-888-864-1212 (TTY, toll-free)

Federal Aid:

Free Application for Federal Student Aid (FAFSA) Online:
www.fafsa.ed.gov

Federal Student Aid (FSA):
www.studentaid.ed.gov
1-800-4-FED-AID

AmeriCorps:
www.americorps.org

U.S. Military:
www.todaysmilitary.com

Beware of any service that asks you to pay for scholarship searches or wants to charge you for completing the Free Application for Federal Student Aid (FAFSA). You can get free information about most scholarships on the Internet or at your local library. The College Blue Book at most libraries lists thousands of scholarships available to assist students with paying for college.

Michigan Programs That Can Help You Save for College

Another resource to help pay for college is to develop good savings plans. If you start saving money now, you can reduce the amount of money you need to find for college later. Saving any amount of money is a bonus. Start your financial planning and investing now. Two Michigan programs can help:

Michigan Education Trust (MET)
www.MET4Kid.com
1-800-MET-4-KID

Michigan Education Savings Program (MESP)
www.misaves.com
1-877-861-MESP

A College Prep Timeline

In 6th and 7th grade:

- ❖ Attend all your classes regularly.
- ❖ Let your counselor and family know you want to prepare for college.
- ❖ Develop good skills in reading, math and language arts.
- ❖ Develop good study habits.
- ❖ Keep your grades up.
- ❖ Get involved in school and community activities.
- ❖ Start exploring different careers.
- ❖ Visit colleges & universities in your area.

In 8th grade:

- ❖ Attend all your classes regularly.
- ❖ Develop good study habits.
- ❖ Make sure your teachers and counselors know you plan to attend college.
- ❖ Work with your family and school counselor to establish your four-year high school college prep plan.
- ❖ Take advantage of opportunities to take practice college entrance tests or other assessment tests. This will help you find out what you do or don't know about your school subjects and where you need some help.
- ❖ Identify things you find interesting.
- ❖ Consider volunteer work and/or paid part-time work that provides opportunities for you to experience different careers.
- ❖ Get involved in extracurricular activities and community service.
- ❖ Visit colleges and universities in your area.
- ❖ Start saving for college.

In 9th and 10th grade:

- ❖ Every year, review and update your four-year high school course plan. Review your school's graduation requirements and make sure you're taking classes that prepare you for college.
- ❖ Attend all your classes regularly.
- ❖ Add electives to your course plan that develop your special interests and talents.
- ❖ Take the most challenging classes.
- ❖ Continue to focus on learning. Monitor your GPA (grade point average) and remember that your grades are part of your permanent school record that colleges will see.
- ❖ Take the practice SAT test, known as the "Preliminary SAT/National Merit Scholarship Qualifying Test," in 10th grade. Sample practice questions are available through your high school counselor or on the Internet at www.collegeboard.com.
- ❖ Seek tutoring or extra assistance for difficult subjects. Don't let pride stand in your way. Everyone needs help at some point, so get the help you need to reach your goals!
- ❖ Improve and continue strengthening your study habits.
- ❖ Continue your involvement with extracurricular and community activities.
- ❖ Consider volunteer work and/or paid part-time

work that provides opportunities for you to experience different careers.

- ❖ Continue to analyze your abilities and interest as they relate to possible careers.
- ❖ Ask college students and graduates for advice on how to prepare for college.
- ❖ Attend a college fair or visit a college Web site & begin researching colleges that interest you.
- ❖ Begin to research college majors.
- ❖ Begin to research information on available scholarships.
- ❖ If you haven't already, start saving for college.

In 11th grade:

- ❖ Take time to set goals for your future and visualize yourself working through the steps to achieve your goals.
- ❖ Review & update your high school course plan. Review your school's graduation requirements and make sure you're continuing to take classes that prepare you for college. Are there any changes needed because of your changing interests or a college's admissions requirements?
- ❖ Focus on learning. Monitor your GPA.
- ❖ Continue taking the most challenging classes you can handle. Consider taking advanced placement courses that provide experience with college-level course work in high school. You can even earn college credit.
- ❖ Take college admissions tests as early as possible: ACT, SAT and state-mandated test.
- ❖ Continue strengthening your study habits. Pay close attention to strategies for organizing & completing large projects, research papers, etc., that are completed over a long period of time.
- ❖ Continue exploring & analyzing your interests and abilities as they relate to possible careers.
- ❖ Search for summer and after-school job shadowing or internship programs that place you in actual work settings that provide hands-on experience in careers of interest.
- ❖ Continue your involvement with extra-curricular activities and community service.
- ❖ Research colleges and universities that match your interests and academic needs.
- ❖ Meet with your high school counselor to become familiar with how to apply for college and financial aid.
- ❖ Apply for college early.
- ❖ Continue researching information on available scholarships.
- ❖ Contact local businesses, organizations such as your church, and other private resources in your community for available scholarships.
- ❖ Continue saving for college.

In 12th grade:

- ❖ Meet with your high school counselor early in your senior year to finalize your high school course plan for graduation. A copy of your completed high school classes, known as your transcript, will be used as part of your college applications, so make sure the record is complete and accurate.

- ❖ During early fall of your senior year, meet with your high school counselor to review the process and deadlines for applying for college admission and financial aid. Get college application forms from your high school counselor and complete them to apply for admission at your selected colleges. The standard financial aid form used nationally called the Free Application for Federal Student Assistance (FAFSA) is usually available later in the fall.
- ❖ Continue to focus on learning. Monitor your GPA. (Senior-year grades are especially important.)
- ❖ Continue taking the most challenging classes you can handle. Consider taking advanced placement courses that provide experience with college-level course work in high school; you can even earn college credit.
- ❖ Fall of your senior year, narrow down your final college choices to three to five and find out as much as you can about each institution.
- ❖ Create an organizational system for keeping information about individual college and university admissions and financial aid applications and deadlines. This is also a good place to keep copies of information about particular majors you are considering.
- ❖ Take or re-take college admissions tests (ACT, SAT and the state-mandated test) as early as possible.
- ❖ Continue exploring and analyzing your interests and abilities as they relate to possible careers. DON'T PANIC if you still are not sure what you want to study in college. Many people begin their degree by completing the general requirements as they continue to explore their career choices. If you are open to the many new ideas you will experience as you begin college and continue to explore options that best fit, ideas about a major area of study will open up before you.
- ❖ Apply for financial aid (complete the FAFSA form) prior to March 1.
- ❖ Visit as many of your final college choices as you can. During your visits, take time to meet with admissions and financial aid officers. This is also a good time to meet with a college counselor to get information about the specific requirements for admittance into your program of study and to become familiar with all the college courses you will be taking if you choose to complete that area of study for your college degree.
- ❖ Continue strengthening your study habits. Pay particular attention to your overall organizational strategies for maintaining assignments, completing larger projects and balancing work and play in a busy school schedule.
- ❖ Continue your involvement with extracurricular and community activities.
- ❖ Continue searching for scholarships.
- ❖ Continue adding to your college savings.
- ❖ Graduate from high school and step into college!

A Personal Checklist for Success!

Look over this checklist of strategies for success. Check the things you're already doing.
Note which strategies you need to use more.

At school...

- ☐ I go to class daily.
- ☐ I am never late for class.
- ☐ I study in a group with a few friends who also plan to go to college.
- ☐ I use a tutor when I need one.
- ☐ I use a calendar to keep track of my homework, tests, and other school activities.
- ☐ I turn homework in on time.
- ☐ I ask questions in class and after class.
- ☐ I do extra credit assignments.
- ☐ I get a reliable student to take notes or tape the class when I'm absent.
- ☐ I check with my teachers often to see how I'm doing.
- ☐ I ask for extra time or other accommodations needed due to my disability (if this applies to me).

At home...

- ☐ I set up a study area that's quiet and well-lighted.
- ☐ I turn off the radio, TV and telephone to study.
- ☐ I keep a wall calendar of all my deadlines, homework due dates and assignments.
- ☐ I keep regular study hours as a part of my daily schedule.
- ☐ I remember to take 15-minute breaks after every half hour of study time.
- ☐ I visit the library regularly.
- ☐ I go to bed early enough so that I get at least eight hours of rest.
- ☐ I read at least one non-assigned book every month.



Tips for Parents and Friends — Partners Along the Way

Students understand the connection between education and success in life. Family and friends can be role models and partners to help them succeed. Here are some ways that you can help a young person you care about:

- ❖ Make sure the student attends all classes regularly and gets to class on time.
- ❖ Make sure the student is taking college prep classes.
- ❖ Monitor the student's grades. Usually a 3.0 grade-point average (B) is needed for admission to most colleges and universities.
- ❖ Find out about standardized tests given in your student's high school that measure academic skills, such as Michigan's state-mandated test and other tests used nationally such as the SAT, Stanford, and CTBS tests. Make sure the student is in school and well rested when the tests are given. When the scores are reported, ask the student's counselor or teacher to explain the results.
- ❖ Have the student apply for and take the Preliminary SAT®/National Merit Scholarship Qualifying Test (PSAT/NMSQT). Students can take this test in the 10th or 11th grade. This is a practice test for the SAT college admissions test, and it also gives the student a chance to qualify for National Merit Scholarships. For more information, see www.collegeboard.com.
- ❖ Have the student apply for and take a college admissions test such as the ACT or SAT as early as possible in the 11th grade. Students can take these tests more than once for practice and to improve their scores. For more information, see www.act.org (for ACT information) and www.collegeboard.com (for SAT information).
- ❖ Help the student fill out college applications in the fall and financial aid forms in January/February of his or her senior year in high school.
- ❖ If the student is having trouble with a class, meet with the teacher to determine the cause. Seek additional help through a tutor or extra assignments. Students, parents, teachers and administrators working together can resolve most difficulties students have.
- ❖ Be a role model. The school can help develop a student's talents, but it is parents and other interested adults who shape the student's attitudes and opinions about learning.



Photo by Kevin Fowler, Lansing Community College



Notes

(Continued from Inside Front Cover)

Private Colleges & Universities	Web Site	Information	Financial Aid	Admissions
Cornerstone University	www.cornerstone.edu	(616) 949-5300		
Cranbrook Academy of Art	www.cranbrook.edu/art	(248) 645-3300	(616) 222-1424	(248) 645-3360
Davenport University—Eastern Region	www.davenport.edu	(313) 581-4400	(313) 581-4400	(313) 581-4400
Davenport University—Flint	www.davenport.edu	(810) 789-2200	(810) 789-2200	(810) 789-2200
Davenport University—Grand Rapids Area	www.davenport.edu	(616) 451-3511	(616) 732-1130	(616) 732-1200
Davenport University—Grand Rapids Career Ctr.	www.davenport.edu	(616) 245-3030	(616) 732-1130	(616) 252-8912
Davenport University—Holland Campus	www.davenport.edu	(616) 395-4600	(616) 395-4617 x4617	(616) 395-4609
Davenport University—Kalamazoo Campus	www.davenport.edu	(269) 382-2835	(269) 382-2835 x3319	(269) 382-2835 x3308
Davenport University—Lansing Campus	www.davenport.edu	(517) 484-2600	(517) 484-2600 x8225	(517) 484-2600 x8304
Davenport University—Central Region	www.davenport.edu	(989) 835-5588	(989) 755-3445	(800) 968-4860
Davenport University—Eastern Region-Warren	www.davenport.edu	(586) 558-8700	(586) 558-8700	(586)-558-8700
Detroit Baptist Theological Seminary	www.dbts.edu	(313) 381-0111	(313) 381-0111	(313) 381-0111
Detroit Institute of Ophthalmology	www.brophy.com/dio	(313) 824-4710	(313) 824-4710	(313) 824-4710
Finlandia University	www.finlandia.edu	(906) 487-7274	(877) 202-5471	(877) 202-5471
Grace Bible College	www.gbcol.edu	(616) 538-2330	(800) 968-1887	(800) 968-1887
Grand Rapids Baptist Seminary	www.cornerstone.edu/grbs.nsf	(616) 222-1422	(800) 787-9778	(800) 697-1133
Great Lakes Christian College	www.glcc.edu	(517) 321-0242	(800) 937-4522	(800) 937-4522
Hillsdale College	www.hillsdale.edu	(517) 437-7341	(517) 607-2327	(517) 437-7341
Hope College	www.hope.edu	(616) 395-7000	(800) 968-7850	(800) 968-7850
International Academy of Design Technology	www.houseofedu.com/iadtmi/index.jsp	(248) 526-1700		
ITT Technical Institute	www.itt-tech.edu	(616) 956-1060		
ITT Technical Institute—Canton	www.itt-tech.edu	(734) 397-7800		
ITT Technical Institute—Troy	www.itt-tech.edu	(248) 542-1800		
Kalamazoo College	www.kzoo.edu	(269) 337-7000	(800) 253-3602	(800) 252-3602
Kettering University	www.gmi.edu	(810) 762-9775	(800) 955-4464	(800) 955-4464
Lawrence Technological University	www.ltu.edu	(248) 204-4000	(248) 204-2120	(800) 225-5588
Lewis College of Business	www.lewiscollege.edu	(313) 862-6300		
Madonna College	www.munet.edu	(734) 432-5463	(800) 852-4951	
Marygrove College	www.marygrove.edu	(313) 927-1200	(313) 927-1245	(800) 315-6916
Michigan Jewish Institute	www.mji.edu	(248) 204-4000		
Michigan State University College of Law	www.law.msu.edu	(800) 844-9352		
Michigan Theological Seminary	www.mts.edu	(888) 687-2737		
Miller College	www.millercollege.edu	(269) 660-8021		
Northwood University	www.northwood.edu	(989) 837-4200	(989) 837-4230	(800) 457-7878
Olivet College	www.olivetcollege.edu	(800) 456-7189		
Reformed Bible College	www.reformed.edu	(616) 222-3000	(616) 988-3656	(800) 511-3749
Rochester College	www.rc.edu	(800) 521-6010		
Sacred Heart Major Seminary	www.ats.edu/members/sachrtma.html	(313) 883-8510		
Saginaw Chippewa Tribal College	www.sagchip.org/tribalcollege	(989) 775-4123		
St. Cyril & St. Methodius Seminary	www.gradschools.com/listings/institutions/saintccyrl.html	(248) 683-0310		
Siena Heights University	www.sienahs.edu	(517) 263-0731	(517) 264-7130	(800) 21-0009
Spring Arbor University	www.arbor.edu	(517) 750-1200		(800) 968-0011
Thomas M. Cooley Law School	www.cooley.edu	(517) 371-5140		
University of Detroit Mercy	www.udmercy.edu	(313) 993-1000		(800) 635-5020
University of Phoenix	www.phoenix.edu	(800) 697-8223		
Walsh College of Accountancy and Business	www.walshcollege.edu	(248) 689-8282	(800) 925-7401	(248) 823-1161
Western Theological Seminary	www.westernsem.org	(800) 392-8554		
Yeshivath Beth Yehuddah Gedolah		(248-557-6750		

Specializing in Students With Disabilities

Specializing in Students With Disabilities	Web Site	Information/Financial Aid/Admissions
Michigan Career and Technical Institute (MCTI provides free tuition and room and board in the dormitory for students with disabilities.)	www.michigan.gov/mcti	269-664-4461 (voice) 269-664-9294 (TTY); Toll-free (877) 901-7360 (voice, TTY)

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